# **Notification of Customer Complaint**

The Notification of Customer Complaint form is intended for use by all Members in reporting to Visa U.S.A. any written or verbal complaints (domestic or international) received from cardholders or merchants which are of concern to the Member. Visa U.S.A. maintains a centralized database of these complaints to determine the nature and extent of existing problems. Since Visa U.S.A. uses this information for tracking purposes and generally will not respond to the cardholder or merchant involved, this activity is not intended to be a replacement for Member customer service. Consequently, under no circumstances is this form to be provided to a cardholder, merchant, or any third party. Each form must be completed by the Member receiving the complaint, and accompanied by supporting documentation. The complaint categories are intended for complaints originating from cardholders and merchants. While the majority of the complaint categories are self-explanatory, the following provides examples of certain categories which may require additional clarification.

## 03 "Non-Acceptance of Visa Credit Card"

The merchant refuses to accept a valid Visa Credit Card, and no visible signage at either the register or on the door discloses that the merchant has chosen limited acceptance.

# **"Non-Acceptance of Visa Check Card"**

The merchant refuses to accept a valid Visa Check Card, and no visible signage at either the register or on the door discloses that the merchant has chosen limited acceptance.

# 12 "Supplemental ID or Information Required"

The merchant required additional personal information (e.g., address, phone number, social security number) from the cardholder as a condition of accepting the Visa Card.

#### 14 "Hotel Disputes"

Any cardholder complaint involving a lodging merchant.

#### 18 "Fraudulent Telephone Sale Scam"

The cardholder was the victim of a fraudulent telemarketing scam. For example, the cardholder may have been coerced into providing the Visa account number "as identification" and later was charged for merchandise which was not ordered (and may or may not have been received); or the cardholder may have been promised a "prize" if certain merchandise was ordered and later discovered that the quality of the prize was exaggerated.

### 20 "Merchant Procedure"

This category includes any merchant procedure not otherwise covered to which the cardholder objects. Examples include requiring a cardholder to sign a blank, imprinted sales draft or depositing a Transaction Receipt which the cardholder believed would be held only as security until the return of rental equipment.

#### 36 "Merchant Re-Billing After Chargeback"

A transaction which was previously disputed and credited (usually due to a successful chargeback by the Issuer) has been re-billed by the merchant.

The completed form and its supporting documentation should be mailed to the following address:

Policy Compliance Complaint File Coordinator Visa U.S.A. Inc. M3-4E P.O. Box 8999 San Francisco, CA 94128-8999

# NOTIFICATION OF CUSTOMER COMPLAINT

**NOTE**: Completion of this form will assist Visa U.S.A. in tracking and resolving problems occurring within the Visa system. In order for this complaint to be included in the file and eligible for possible resolution, **supporting documentation is required**. Please attach all cardholder or merchant correspondence, as applicable. This form, and any applicable documentation, must be completed in English, or a translation must be provided. Please submit this completed form to Visa U.S.A. This form must be completed by the Member, and may not be given to a cardholder, merchant, or any third party.

Issuer Name:	Issuer BIN: (Six Digits)  Acquirer BIN: (Six Digits)	For Visa Use Only:  BU:  EU:
Cardholder Name:	First	Cardholder Account Number
Merchant Name:  (For ATM or cash disbursement, provide disbursing Member		(Must be 16 Digits)
	rchant State/Province:	, , , , , , , , , , , , , , , , , , ,
Event Date:  (Date of disputed transaction or date on which event took place.)  Acquirer's Peference Number (23 Digita):	Amount:	
Acquirer's Reference Number (23 Digits):  Check One — Complaint received by: Phone □	Mail □ E-mail □	
Check the ONE code that is most descriptive of the comp	laint.	
<ul> <li>□ 01 Nature of Merchant Business</li> <li>□ 03 Non-Acceptance of Visa Credit Card*</li> <li>□ 04 Non-Acceptance of Visa Check Card*</li> <li>□ 07 Denied Authorization</li> <li>□ 10 Minimum/Maximum Transaction Amount</li> <li>□ 11 Surcharge</li> <li>□ 12 Supplemental ID or Information Required</li> <li>□ 14 Hotel Dispute</li> <li>□ 18 Fraudulent Telephone Sale Scheme</li> <li>□ 20 Merchant Procedure</li> <li>□ 21 Nonreceipt of Merchandise/Services</li> <li>□ 24 Defective Merchandise</li> <li>□ 25 No Credit for Returned Merchandise</li> <li>□ 26 Other Merchant Refund Policy</li> <li>□ 27 Cardholder Cancelled Transaction and Credit Not Received</li> <li>□ 28 Overcharge</li> </ul>	□ 29 Erroneous Merchant Des □ 30 Unauthorized Use of Car □ 34 Currency Conversion Ra □ 35 Late Posting of Transacti □ 36 Merchant Re-Billing after □ 37 Other Complaints Not Els (Please Specify)  Check One: □ U.S. Complaint Cardholder and Merchant an □ International Complaint (Cardholder or Merchant is local	rd detection representation represen
Comments:		
Form Submitted By: (Please type or print.)  Name:	Member Name:	
Title/Dept:		
Email:		
Phone # Evt		

SUBMIT THIS FORM TO VISA U.S.A.